

**Target Market Determination – Bank Accounts**

<b>Product</b>	Total Access Account
<b>Issuer</b>	Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 AFSL and Australian Credit Licence 244248
<b>Date of TMD</b>	01 May 2026
<b>Target Market</b>	<p><b>Description of target market</b></p> <p>Retail clients who:</p> <ul style="list-style-type: none"> <li>• need a transactional banking account to conveniently manage their funds and facilitate payments 24/7</li> <li>• to have the full range of features even if that means fees are payable</li> </ul> <p><b>Description of product, including key attributes</b></p> <p>This is a Total Access Account and the key features of this product are:</p> <ul style="list-style-type: none"> <li>• funds available at call</li> <li>• \$1,000 per card per day from ATM</li> <li>• Nil interest payable</li> <li>• card access via ATM, EFTPOS, payWave and over the counter (OTC)</li> <li>• internet banking</li> <li>• banking app</li> <li>• mobile wallet – Apple pay/Google pay</li> </ul>
<b>Distribution Conditions</b>	<p><b>Distribution conditions</b></p> <p>This product is distributed by the issuer through the following channel</p> <ul style="list-style-type: none"> <li>• branch</li> <li>• call centre</li> <li>• online</li> </ul> <p>Distribution conditions for this product include:</p> <ul style="list-style-type: none"> <li>• ensuring that retail clients meet the eligibility requirements for the product</li> <li>• ensuring that distribution through branches and call centres is by appropriately trained staff</li> <li>• online application available</li> </ul> <p>There are no other distributors for this product.</p>
<b>Review Triggers</b>	The review triggers that would reasonably suggest that the TMD is no longer appropriate include:

	<ul style="list-style-type: none"> <li>a significant dealing of the product to consumers outside the target market occurs;</li> <li>a significant number of complaints is received from customers in relation to their purchase or use of the product that reasonably suggests that the TMD is no longer appropriate;</li> <li>A material change to the product or the terms and conditions of the product occurs which would cause the TMD to no longer be appropriate;</li> </ul> <p>The Product Governance Framework includes regular consideration of whether there has been a review trigger following each distribution information report. That consideration is by reference to paragraphs 154 to 156 of RG 274.</p>															
<b>Review Periods</b>	<p><b>First review date:</b> May 2028</p> <p><b>Periodic reviews:</b> First review period – 12 months and every 2 years after the initial and each subsequent review</p>															
<b>Distribution Reporting Requirements</b>	<p>The following information must be provided to Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 by distributors who engage in retail product distribution conduct in relation to this product:</p> <table border="1" data-bbox="336 792 1444 1543"> <thead> <tr> <th data-bbox="336 792 703 846">Type of information</th> <th data-bbox="703 792 1018 846">Description</th> <th data-bbox="1018 792 1444 846">Reporting period</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 846 703 1120">Significant dealing(s)</td> <td data-bbox="703 846 1018 1120">Date or date range of the significant dealing(s) and description of the significant dealing (e.g. why it is not consistent with the TMD)</td> <td data-bbox="1018 846 1444 1120">As soon as practicable, and in any case within 10 business days after becoming aware</td> </tr> <tr> <td data-bbox="336 1120 703 1173">Complaints</td> <td data-bbox="703 1120 1018 1173">Number of complaints</td> <td data-bbox="1018 1120 1444 1173">Every 3 months</td> </tr> <tr> <td data-bbox="336 1173 703 1440">Sales <b>outside</b> the target market</td> <td data-bbox="703 1173 1018 1440">           Number of sales            Details of why it is not consistent with target market            How inconsistency was verified         </td> <td data-bbox="1018 1173 1444 1440">Every 3 months</td> </tr> <tr> <td data-bbox="336 1440 703 1543">Sales <b>inside</b> the target market</td> <td data-bbox="703 1440 1018 1543">           Number of sales            \$ value of sales         </td> <td data-bbox="1018 1440 1444 1543">Every 3 months</td> </tr> </tbody> </table>	Type of information	Description	Reporting period	Significant dealing(s)	Date or date range of the significant dealing(s) and description of the significant dealing (e.g. why it is not consistent with the TMD)	As soon as practicable, and in any case within 10 business days after becoming aware	Complaints	Number of complaints	Every 3 months	Sales <b>outside</b> the target market	Number of sales Details of why it is not consistent with target market How inconsistency was verified	Every 3 months	Sales <b>inside</b> the target market	Number of sales \$ value of sales	Every 3 months
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